

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ANTHONY JAMES FERRARO
LORA JEAN FERRARO
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:14-10245 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/04/2014 and confirmed on 4/24/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		43,719.00
Less Refunds to Debtor	557.11	
TOTAL AMOUNT OF PLAN FUND		43,161.89

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	9,188.00	
Trustee Fee	1,765.91	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,953.91

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	EMC MORTGAGE LLC** Acct: 2394	0.00	0.00	0.00	0.00
	EMC MORTGAGE LLC** Acct: 2394	4,904.55	4,904.55	0.00	4,904.55
	EMC MORTGAGE LLC** Acct: 2394	0.00	24,532.74	0.00	24,532.74
	EMC MORTGAGE LLC** Acct: 2394	0.00	0.00	0.00	0.00
	BLOOMFIELD TOWNSHIP SEWAGE AUTI Acct: XXXXXXXXXXD ST	968.25	968.25	9.68	977.93
	PA DEPARTMENT OF REVENUE* Acct: 0646	757.91	757.91	7.56	765.47
					31,180.69

Priority					
	STEPHEN H HUTZELMAN ESQ Acct:	0.00	0.00	0.00	0.00
	ANTHONY JAMES FERRARO Acct:	0.00	0.00	0.00	0.00
	ANTHONY JAMES FERRARO Acct:	177.00	177.00	0.00	0.00
	ANTHONY JAMES FERRARO Acct:	380.11	380.11	0.00	0.00
	SHAPIRA HUTZELMAN BERLIN ELY Acct:	0.00	0.00	0.00	0.00
	STEPHEN H HUTZELMAN ESQ Acct:	4,000.00	4,000.00	0.00	0.00
	SHAPIRA HUTZELMAN BERLIN ELY Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX0-15	5,188.00	5,188.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 1990	230.13	230.13	0.00	230.13
					230.13

Unsecured					
	PALISADES COLLECTIONS LLC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXXXXXXXXXD ST				
	PROVIDIAN BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXD ST				
	AFNI	0.00	0.00	0.00	0.00
	Acct: ?				
	CBJ CREDIT RECOVERY	0.00	0.00	0.00	0.00
	Acct: 3472				
	CBJ CREDIT RECOVERY	0.00	0.00	0.00	0.00
	Acct: 6360				
	COMMERCIAL ACCEPTANCE++	0.00	0.00	0.00	0.00
	Acct: 7247				
	CREDIT ACCEPTANCE CORP*	0.00	0.00	0.00	0.00
	Acct: 0596				
	CREDITECH	0.00	0.00	0.00	0.00
	Acct: XXXXXXXX/SCH				
	IC SYSTEM INC	0.00	0.00	0.00	0.00
	Acct: 7001				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: ?				
	PALISADES COLLECTIONS LLC	0.00	0.00	0.00	0.00
	Acct: ?				
	REVENUE GROUP	0.00	0.00	0.00	0.00
	Acct: 8376				
	US DEPARTMENT OF EDUCATION**	0.00	0.00	0.00	0.00
	Acct: ?				
	AMERICAN INFOSOURCE LP AGENT FOF	114.02	114.02	0.00	114.02
	Acct: 8393				
	PA DEPARTMENT OF REVENUE*	633.14	633.14	0.00	633.14
	Acct: XXXXX0646				
	QUANTUM3 GRP LLC AGNT - GALAXY IN	0.00	0.00	0.00	0.00
	Acct: 0533				
	QUANTUM3 GROUP LLC AGNT - CF MED	50.00	50.00	0.00	50.00
	Acct: 3537				
	PYOD LLC	0.00	0.00	0.00	0.00
	Acct: 6746				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 4634				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 8218				
					797.16

TOTAL PAID TO CREDITORS

32,207.98

TOTAL

CLAIMED 230.13

PRIORITY 6,630.71

SECURED 797.16

Date: 04/26/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

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PITTSBURGH, PA 15219

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Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ANTHONY JAMES FERRARO
LORA JEAN FERRARO
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:14-10245 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Anthony James Ferraro
Lora Jean Ferraro
Debtors

Case No. 14-10245-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
Form ID: pdf900

Page 1 of 2
Total Noticed: 28

Date Rcvd: May 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2019.

db/jdb
13805327 +Anthony James Ferraro, Lora Jean Ferraro, 24600 Weed Street, Union City, PA 16438-4356
#Acqura Loan Services, now Clear Spring Loan Services, 18451 Dallas Parkway, Suite 100,
Dallas, TX 75287-5209
13805346 +Amy F. Doyle, Esquire, Wolpoff & Abramson, LLP, 9801 Washington Blvd.,
Gaithersburg, MD 20878-5355
13805329 +Bloomfield Township Sewer Authority, 22978 Shreve Ridge Road, Suite 2,
Union City, PA 16438-3540
13805333 +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
13805334 Creditech, PO Box 99, Bangor, PA 18013-0099
14152538 +EMC Mortgage Corporation, 2780 Lake Vista Drive, Lewisville, TX 75067-3884
13805336 +IC System, Po Box 64378, Saint Paul, MN 55164-0378
13893066 #Residential Credit Solutions, PO Box 163229, Ft Worth, TX 76161-3229
14311168 +Rushmore Loan Management Services LLC, P.O.Box 514707, Los Angeles, CA 90051-4707
13805342 +US Department of Education, PO Box 5609, Greenville, TX 75403-5609
13805343 +Verizon, PO Box 5156, Tampa, FL 33675-5156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13805328 +E-mail/Text: EBNProcessing@afni.com May 02 2019 03:36:56 AFNI, Inc., PO Box 3097,
Bloomington, IL 61702-3097
13840572 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 02 2019 03:42:09
American InfoSource LP as agent for, Verizon, PO Box 248838,
Oklahoma City, OK 73124-8838
13805330 +E-mail/Text: matthartweg@cbjcredit.com May 02 2019 03:37:37 CBJ Credit Recover,
117 W 4th St, Jamestown, NY 14701-5005
13805331 +E-mail/Text: matthartweg@cbjcredit.com May 02 2019 03:37:37 CBJ Credit Recovery,
117 W 4th St, Jamestown, NY 14701-5005
13889439 E-mail/PDF: resurgentbknofications@resurgent.com May 02 2019 03:29:00
LVNV Funding, LLC its successors and assigns as, assignee of B-Line, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13889637 E-mail/PDF: resurgentbknofications@resurgent.com May 02 2019 03:30:27
LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital,
Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13805337 +E-mail/Text: egssupportservices@alorica.com May 02 2019 03:36:59 NCO Financial,
5 Penn Center W, Pittsburgh, PA 15276-0120
13805338 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 02 2019 03:36:09 PA Department of Revenue,
Department 280946, Bankruptcy Division, PO Box 280946,
Harrisburg, Pennsylvania 17128-0946
13889259 +E-mail/PDF: resurgentbknofications@resurgent.com May 02 2019 03:29:00
PYOD, LLC its successors and assigns as assignee, of Compucredit,
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
13805339 +E-mail/Text: ebn@vativrecovery.com May 02 2019 03:35:37 Palisade Collections, LLC,
210 Sylvan Avenue, #1, Englewood Cliffs, NJ 07632-2524
13805340 +E-mail/Text: ebn@vativrecovery.com May 02 2019 03:35:37 Palisades Collection,
210 Sylvan Avenue, #1, Englewood Cliffs, NJ 07632-2510
13809650 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 02 2019 03:36:09
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
13810766 E-mail/Text: bnc-quantum@quantum3group.com May 02 2019 03:35:56
Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788,
Kirkland, WA 98083-0788
13853138 E-mail/Text: bnc-quantum@quantum3group.com May 02 2019 03:35:56
Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
13805341 E-mail/Text: bk@revenuegroup.com May 02 2019 03:37:25 Revenue Group,
4780 Hinckley Industrial Parkway, Suite 200, Cleveland, OH 44109
13805344 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 02 2019 03:35:06
Verizon North, PO Box 28000, Lehigh Valley, Pennsylvania 18002-8000

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr EMC Mortgage LLC
cr EMC Mortgage LLC through sale and QCD to REOCO, In
cr Residential Credit Solutions, Inc., et al
13805345 Wolpoff & Abramson, LLP, Two Irvington Centre, 702 King Farm Blvd.
13805332 ##+Commercial Acceptance, 2 W Main St, Shiremanstown, PA 17011-6326
13805335 ##+Residential Credit Solutions, Inc., PO Box 163289, Fort Worth, TX 76161-3289

TOTALS: 4, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: jmar
Form ID: pdf900

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Total Noticed: 28

Date Rcvd: May 01, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Christopher A. DeNardo on behalf of Creditor Residential Credit Solutions, Inc., et al
pabk@logs.com
James Warmbrodt on behalf of Creditor EMC Mortgage LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor EMC Mortgage LLC through sale and QCD to REOCO, Inc.
except for NJ, QCD after sale in the name of REOCO, Inc. of New Jersey bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor EMC Mortgage LLC through sale and QCD to REOCO, Inc.
except for NJ, QCD after sale in the name of REOCO, Inc. of New Jersey bkgroup@kmlawgroup.com
LeeAne O. Huggins on behalf of Creditor Residential Credit Solutions, Inc., et al
pabk@logs.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stephen H. Hutzelman on behalf of Debtor Anthony James Ferraro shutzelman@shapiralaw.com,
shutzelman@ecf.inforuptcy.com;ann@shapiralaw.com
Stephen H. Hutzelman on behalf of Joint Debtor Lora Jean Ferraro shutzelman@shapiralaw.com,
shutzelman@ecf.inforuptcy.com;ann@shapiralaw.com

TOTAL: 9